

# Cookie policy

**Effective Date: January 01, 2019**

This Cookie Policy explains how Bitcoin & Litecoin Bank and its subsidiaries (“B&LBank”) use cookies and similar technologies when you visit B&LBank’s website located at <https://bitcoinlitecoinbank.com> (<https://bitcoinlitecoinbank.com>), and/or interact with B&LBank online advertisements and marketing emails (collectively the “Services”). It explains what these technologies are and why B&LBank uses them, as well as your rights to control B&LBank’s use of them.

In some cases, B&LBank may use cookies and similar technologies to collect personal information, or information that becomes personal information if B&LBank combines it with other information. In such cases, the B&LBank Privacy Policy ([https://bitcoinlitecoinbank.com/privacy\\_policy.pdf](https://bitcoinlitecoinbank.com/privacy_policy.pdf)) will apply in addition to this Cookie Policy.

If you have any questions about B&LBank’s use of cookies or other technologies, please email B&LBank at [support@bitcoinlitecoinbank.com](mailto:support@bitcoinlitecoinbank.com) (<mailto:support@bitcoinlitecoinbank.com>).

## **What are cookies?**

Cookies are small files, typically of letters and numbers, downloaded onto your computer or mobile device when you visit certain websites. When you return to these websites, or visit other websites that use the same cookies, the websites recognise these cookies and your browsing device. A cookie cannot read data off of your hard drive or read cookie files created by other websites.

Cookies set by the website operator are called “first-party cookies”. Cookies set by parties other than the website operator are called “third-party cookies”. The parties that set third-party cookies can recognise your computer both when it visits the B&LBank website and when it visits certain other websites and/or mobile apps.

B&LBank treats information collected by cookies and other technologies as non-personal information. However, to the extent that IP addresses or similar identifiers are considered personal information by local law, B&LBank also treats these identifiers as personal information. If B&LBank combines non-personal information with personal information, the combined information will be treated as personal information for as long as it remains combined.

More information on cookies and their use can be found at [www.aboutcookies.org](http://www.aboutcookies.org) (<http://www.aboutcookies.org>) and at [www.allaboutcookies.org](http://www.allaboutcookies.org) (<http://www.allaboutcookies.org>).

### **Why does B&LBank use cookies?**

When you access B&LBank’s Services, B&LBank, or companies B&LBank works with, may place cookies on your computer or other device. These technologies help B&LBank better understand user behaviour, and inform B&LBank about which parts of B&LBank’s websites people have visited.

B&LBank uses first-party and third-party cookies to recognise you as a B&LBank customer, customise B&LBank Services, content, and advertising to measure promotional effectiveness, and to collect information about your computer or other access device to mitigate risk, help prevent fraud, and promote trust and safety.

B&LBank may place cookies from third-party service providers, who may use information about your visits to other websites, to target advertisements for products and services available from B&LBank. B&LBank does not control the types of information collected and stored by these third-party cookies. You should check the third party’s website for more information on how they use cookies.

The following are some examples of non-personal information that B&LBank collects and how B&LBank may use it:

- B&LBank may collect and store details of how you use B&LBank's Services. Except in limited instances to ensure quality of B&LBank's Services over the Internet, such information will not be associated with your IP address.
- B&LBank may collect information such as your language, post code, area code, unique device identifier, referrer URL, location, and the time zone so that B&LBank can better understand customer behaviour and improve B&LBank's Services.
- B&LBank may collect information regarding customer activities on B&LBank's website, which is used to understand which parts of B&LBank's Sites and Services are of most interest. This data is aggregated and thus considered non-personal information.

For more details, please refer to our Privacy Policy.

### **What types of cookies does B&LBank use?**

**B&LBank uses the following types of cookies:**

#### **Strictly Necessary Cookies**

These cookies are essential because they enable you to move around within B&LBank's Services and use certain features of B&LBank's Services. For example, strictly necessary cookies allow you to access secure areas. Without these cookies, some Services cannot be provided.

#### **Performance/Analytics Cookies**

These cookies collect information about how you use a website. For example, a performance/analytics cookie will collect information about which pages you go to most often, how much time you spend on that page, or if you get error messages from certain pages. These cookies do not gather information that identifies you. The information these cookies collect is anonymous and is only used to improve how B&LBank's Services work.

#### **Functionality Cookies**

These cookies allow B&LBank to remember the choices you make and to tailor B&LBank's Services so B&LBank can provide relevant content to you. For example, a functionality

cookie can remember your preferences (e.g., country or language selection), or your username.

### **Session Cookies**

B&LBank uses session cookies when you access B&LBank's website or content. Session cookies expire and no longer have any effect when you log out of your account or close your browser.

### **How long will cookies stay on my browsing device?**

The length of time a cookie will stay on your browsing device depends on whether it is a "persistent" or a "session" cookie. Session cookies will only stay on your device until you stop browsing. Persistent cookies stay on your browsing device until they expire or are deleted (i.e., after you have finished browsing).

### **What other similar technologies does B&LBank use?**

In addition to cookies, B&LBank may use other similar technologies, such as web beacons to track users of B&LBank's Services. Web beacons, or "clear gifs," are tiny graphics with a unique identifier, similar in function to cookies. They are used to track the online movements of web users.

In contrast to cookies, which are stored on a user's computer hard drive or device, clear gifs are embedded invisibly on web pages and are about the size of the period at the end of this sentence. B&LBank and B&LBank's third-party service provider employ web beacons for the reasons stated above (under "Cookies"), but primarily to help B&LBank better manage content on B&LBank's Services by informing B&LBank which content is effective.

B&LBank may also use so-called "Flash Cookies" (also known as "Local Shared Objects or "LSOs") to collect and store information about your use of B&LBank's services, fraud prevention, and for other site operations.

## **Does B&LBank use advertising cookies?**

B&LBank may use third-party service providers to display advertising on B&LBank's Services, and serve advertising on other third-party sites that are more relevant to you or your interests. They are also used to limit the number of times you see an advertisement, as well as to help measure the effectiveness of the advertising campaign. They remember that you have visited a website and this information may be shared with other organisations, such as advertisers. This means that after you have been to B&LBank's website, you may see some advertisements about B&LBank's Services elsewhere on the Internet. The information collected through this process by the third-party service providers does not enable B&LBank or them to identify your name, contact details, or other personal information that directly identifies you, unless you choose to provide these. Such advertising will only be delivered where permitted by applicable law.

## **How to manage cookies, similar technologies, and targeted online mobile advertising?**

You have the right to decide whether to accept cookies. You can exercise your preferences in relation to cookies served on B&LBank's website by taking the steps outlined below.

**B&LBank's Cookies (or, "First-Party Cookies").** You can use the browser with which you are viewing this website to enable, disable, or delete cookies. To do this, follow the instructions provided by your browser (usually located within the "Help", "Tools", or "Edit" settings). Please note, if you set your browser to disable cookies, you may not be able to access secure areas of the website. Also, if you disable cookies, other parts of the Services may not work properly. You can find more information about how to change your browser cookie settings at <http://www.allaboutcookies.org> (<http://www.allaboutcookies.org>).

**Third-Party Cookies.** To opt out of third-party advertising networks and similar entities that use targeting/advertising cookies, go to <http://www.aboutads.info/choices> (<http://www.aboutads.info/choices>). Once you click on the link, you may choose to opt out of such advertising from all participating advertising companies or only advertising provided by specific advertising entities. For more information about third-party advertising networks and similar entities that use these technologies, please see <http://www.aboutads.info/consumers>

Do Not Track. Some Internet browsers – such as Internet Explorer, Firefox, and Safari – include the ability to transmit “Do Not Track” or “ONT” signals. Since uniform standards for “ONT” signals have not been adopted, B&LBank’s website does not currently process or respond to “ONT” signals.

**Flash Cookies.** If you do not want Flash cookies stored on your computer, you can adjust the settings of your Flash player to block Flash cookies storage using the tools contained in the website storage settings panel. You can also control Flash cookies by going to the global storage settings panel and following the instructions. Setting Flash Player to restrict or limit acceptance of Flash cookies may reduce or impede the functionality of some Flash applications, including, potentially, Flash applications used in connection with B&LBank’s Services or online content.

### **Will this cookie policy be updated?**

B&LBank may update this Cookie Policy from time to time to reflect, for example, changes to the cookies B&LBank uses or for other operational, legal, or regulatory reasons. If B&LBank does, you will be notified when you first visit B&LBank’s website after the change. You can also revisit this page, if you wish to keep yourself informed.